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FINANCIAL INSTITUTIONS



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**STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS**

WEEKLY INFORMATION BULLETIN

October 8, 2004

SECTION I

Section I of the bulletin is a record, for the preceding week, of the receipt of, and actions on all applications by state chartered banks, bank holding companies, savings institutions, credit unions, industrial loan associations and other entities or persons for: (1) certificates of authority to begin business, (2) acquisitions, (3) branches, (4) trust powers, (5) charter conversions, (6) name changes, (7) changes of location, (8) EFT facilities, and (9) mergers or consolidations. In addition, it lists structural changes of state chartered banks and savings institutions, such as opening and closing of offices and the effective date of mergers, acquisitions and relocations.

This bulletin constitutes **the only notice of such activities that you will receive** from the Bureau of Financial Institutions. If you desire a public hearing on an application, a written request for such a hearing must be **received within 15 days from the date of this bulletin**. The request should be addressed to:

E. J. Face, Jr.
Commissioner of Financial Institutions
Post Office Box 640
Richmond, Virginia 23218-0640

Communications other than requests for hearings related to an application will be welcomed and will receive careful consideration. All written communications will be made a part of the application file.

SECTION II

Section II of the bulletin is a record, for your information, of notices received in this office during the preceding week pertaining to various applications by national banks and federal savings institutions to the federal agencies shown below:

Comptroller of the Currency
Southern District
500 North Akard Street, Suite 1600
Dallas, Texas 75201

Office of Thrift Supervision
1475 Peachtree Street, N.E.
Post Office Box 105217
Atlanta, Georgia 30348-5217

Any comments you may wish to make regarding these applications should be addressed directly to the respective federal agency. A copy of your letter will be appreciated.

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October 8, 2004*

SECTION I

BRANCHES OF VIRGINIA BANKS

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
10-01-04	Burke & Herbert Bank & Trust Company Alexandria, VA	14008 Smoketown Road Woodbridge, Prince William County, VA	Opened
10-04-04	Pioneer Bank Stanley, VA	257 Ridge McIntire Road City of Charlottesville, VA	Approved
10-04-04	Union Bank and Trust Bank Bowling Green, VA	8300 Bell Creek Road Mechanicsville, Hanover County, VA	Filed

BRANCHES OF OUT-OF-STATE BANKS

10-07-04	Commerce Bank/Pennsylvania, N.A. Philadelphia, PA	Liberia & Signal Hill Road Prince William County, VA	Filed
		7818 Sudley Road Prince William County, VA	Filed
		4220 Prince William Parkway Lake Ridge, Prince William County, VA	Filed
10-07-04	Gateway Bank & Trust Co. Elizabeth City, NC	2098 Princess Anne Road City of Virginia Beach, VA	No Objection
		1580 Laskin Road City of Virginia Beach, VA	No Objection

<u>DATE</u>	<u>DESCRIPTIONS</u>	<u>ACTIVITY</u>
10-07-04	WashingtonFirst Bank, Washington, DC to establish a mobile branch to serve Arlington, Fairfax and Loudoun counties and the Cities of Alexandria and Fairfax.	No Objection

CREDIT UNION MERGERS

09-01-04	Beacon Credit Union, Incorporated, Lynchburg, VA to merge into it Lynchburg Appalachian Employees Credit Union, Incorporated, Lynchburg, VA	Effective
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SECTION II

APPLICATIONS OF NATIONAL BANKS

NONE REPORTED

NO OTHER APPLICATIONS RECEIVED